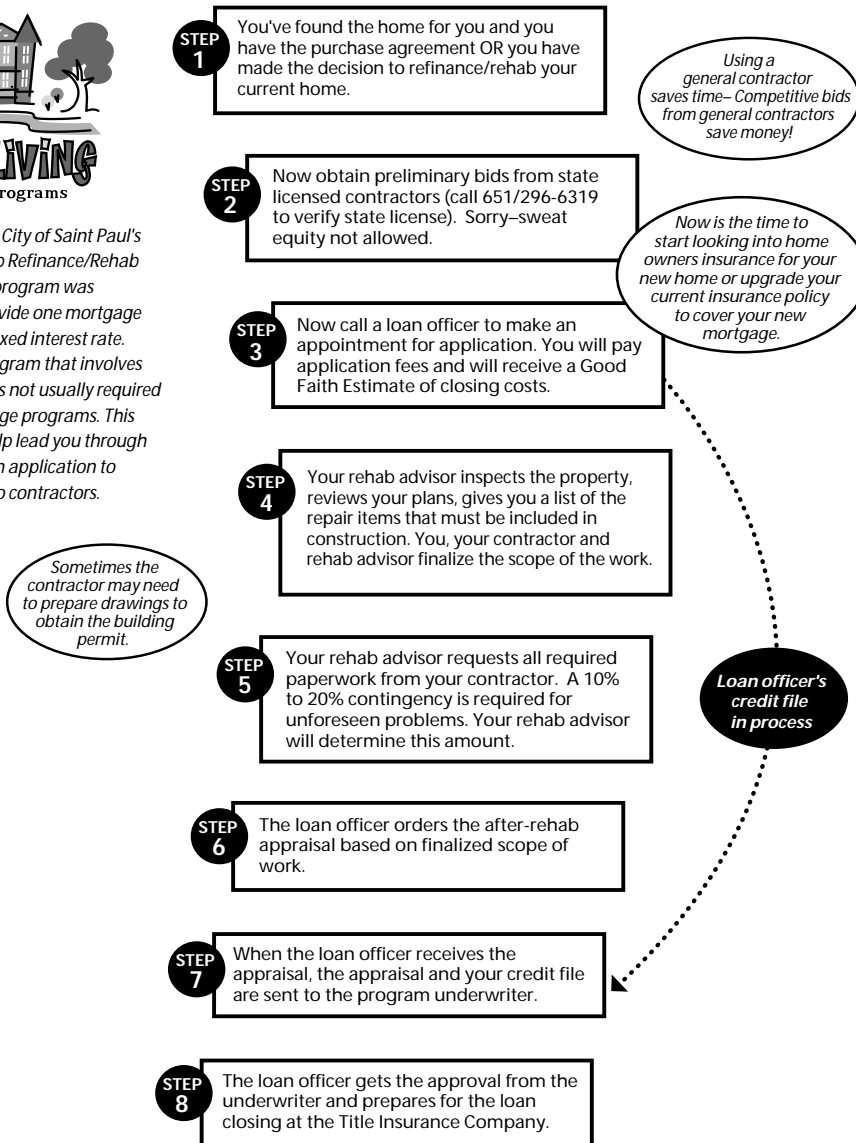


CITY LIVING MORTGAGE PROGRAM

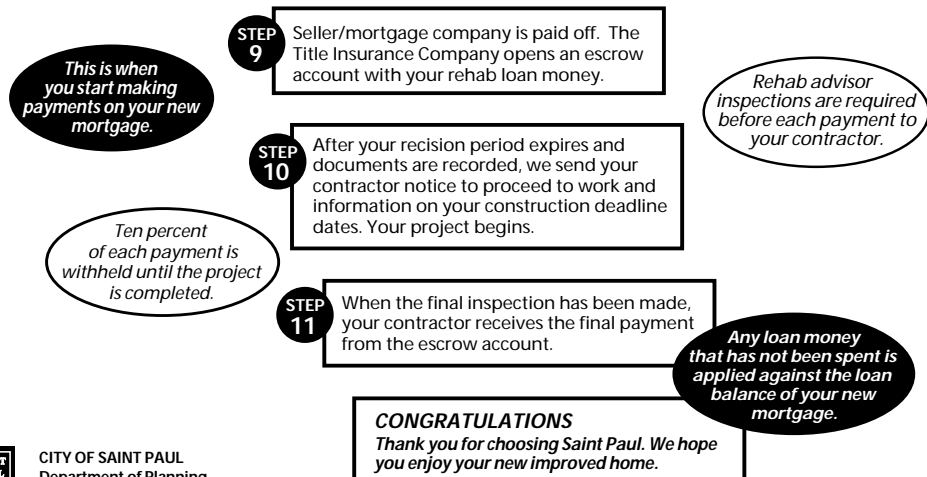
Purchase/Rehab and Refinance/Rehab



Welcome to the City of Saint Paul's Purchase/Rehab Refinance/Rehab Program. This program was designed to provide one mortgage at a long term fixed interest rate. It's a special program that involves some extra steps not usually required in other mortgage programs. This diagram will help lead you through the process from application to final payment to contractors.



LOAN CLOSING



CITY OF SAINT PAUL
Department of Planning
and Economic Development
651/266-6626

